

Exhibit A

IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION

JAMES F. DINWIDDIE, JR.,)	
)	
Plaintiff,)	
)	CIVIL ACTION
v.)	NO.: 1:10-cv-03516-RLV-ECS
)	
LEXISNEXIS RISK SOLUTIONS)	
INC.,)	
Defendant.)	

AFFIDAVIT OF JELANI HEADLEY

STATE OF GEORGIA,
COUNTY OF FULTON.

Personally appeared before the undersigned officer, duly authorized to administer oaths, Jelani Headley, being first duly sworn deposed and said:

1. I am over the age of eighteen and otherwise competent to testify to the matters stated below based on my personal knowledge.
2. My name is Jelani Headley, and I am the Consumer Center's Insurance Manager of Operations for Defendant LexisNexis Risk Solutions Inc. ("LexisNexis") and have been since July 2007.
3. LexisNexis is a "consumer reporting agency" (as defined in the Fair Credit Reporting Act ("FCRA")) that collects, maintains, and uses information – including auto and property insurance claims histories – to create "consumer

reports” (as also defined in the FCRA) for its various customers that have a permissible purpose for accessing the information.

4. In addition to creating consumer reports from the information in its own databases or files, LexisNexis frequently acts as a “reseller” (as defined in the FCRA), providing its customers with access to consumer information that LexisNexis obtains from other consumer reporting agencies and then reformats, but which LexisNexis does not maintain in its own databases.

5. In particular, LexisNexis obtains “credit” (as defined in the FCRA) information from other consumer reporting agencies because LexisNexis does not maintain a database of such information itself.

6. LexisNexis does not maintain a credit file on Plaintiff James F. Dinwiddie, Jr.

7. LexisNexis provides consumer reports to a number of customers, including insurance companies; however, LexisNexis is not involved in decisions made by insurance companies or other customers based on the reports, and LexisNexis typically is not provided information regarding those decisions.

8. On July 14, 2010, LexisNexis received a request from Travelers Insurance (“Travelers”) for a consumer report on Plaintiff.

9. LexisNexis responded to Travelers’ request by obtaining credit

information on Plaintiff from Experian and reselling that information to Travelers, and, other than the information LexisNexis resold from Experian, LexisNexis provided no additional report to Travelers.

10. Sometime on or after July 20, 2010, Plaintiff telephoned LexisNexis and requested a copy of the report that LexisNexis had provided to Travelers.

11. LexisNexis responded to Plaintiff's request by letter on July 20, 2010, a true and correct copy of which is attached hereto as Exhibit 1.

12. That same day, LexisNexis ordered the report from Experian (the credit bureau that had provided the credit information on Plaintiff to LexisNexis), and Experian sent a copy to Plaintiff shortly thereafter. A true and correct copy of the credit report which Plaintiff received from Experian is attached hereto as Exhibit 2.

13. On or about August 25, 2010, the LexisNexis Consumer Center received a letter from Plaintiff dated July 29, 2010, again requesting a copy of the credit report that LexisNexis had provided to Travelers. A true and correct copy of the letter is attached hereto as Exhibit 3.

14. On September 7, 2010, LexisNexis again responded to Plaintiff by letter, a true and correct copy of which is attached hereto as Exhibit 4.

15. Although LexisNexis voluntarily provided a Full File Disclosure

Report to Plaintiff during discovery in this case, Plaintiff has never ordered such a report from LexisNexis.

16. LexisNexis routinely receives requests from consumers for disclosures of their files, and accordingly, LexisNexis sends each of those consumers a “Full File Disclosure Report,” which contains all the personal information that LexisNexis stores on that consumer, including auto and property insurance claims information, employment information, and tenant information.

17. LexisNexis’ Full File Disclosure Reports do not contain consumers’ “credit” files that have been provided to insurance customers because LexisNexis does not maintain credit files in its own databases.

18. If consumers request to see their credit reports that LexisNexis has resold, LexisNexis typically arranges for the credit bureau from which LexisNexis obtained the credit data to send the consumers their reports directly.

19. LexisNexis was not involved in Travelers’ decision to deny Plaintiff’s application for a surety bond and was not notified of Travelers’ reason for its decision.

FURTHER AFFIANT SAYETH NAUGHT.


Jelani Headley

Sworn to and subscribed before me
this 4th day of May, 2011


Notary Public

My Commission Expires: June 24, 2012



Exhibit 1



p 4

You must have this number when contacting the
LexisNexis® Consumer Center.

C.L.U.E.® Consumer Number: 1020002430

July 20, 2010

00335 1.00 MB 0.382 02

|||||

JAMES F. DINWIDDIE
1838 Marsh Trail Cir NE
Atlanta, GA 30328-5763

Thank you for contacting LexisNexis® Risk Solutions Inc. ("LexisNexis") to obtain your credit information in accordance with Section 609 of the Fair Credit Reporting Act ("FCRA"). LexisNexis is a consumer reporting agency that collects, maintains and uses information to create "consumer reports", as that term is defined under the FCRA. Consumer reports may be created at the request of LexisNexis customers that have a permissible purpose to access the reports under the FCRA. While LexisNexis delivers consumer reports to the insurance industry, we are not involved in decisions made by insurance companies based on the reports or scores, and we are not provided information regarding those decisions. For questions regarding those decisions, please contact the insurance company that ordered your report.

The credit bureau that provided your information to us will be mailing the requested report to you directly. To protect your privacy, your report may be sent in an unmarked envelope and should arrive within 2 weeks. **You will not receive a copy of your credit file from LexisNexis since we are merely a reseller of the credit report, nor will LexisNexis receive a copy of your report.**

It is important for consumers to know the differences between a credit score and an insurance score.

A credit score is a reflection of an individual's credit rating and financial performance. An individual's credit report may contain no negative factors from the standpoint of decisions made with respect to the granting of credit, but at the same time could indicate a greater or lesser degree of risk that an insurance loss will occur.

An insurance score is a numerical value associated with an individual based on an evaluation of his or her credit report and is a predictor of the likelihood of a future insurance loss. Statistical correlations have been proven to exist between various characteristics contained in a credit report and the frequency of insurance losses.

After you receive your credit report from the credit bureau, review it carefully. Consumers have the right to dispute any information they believe is inaccurate or incomplete. To do this, you can either contact the credit bureau directly using the toll-free number or web site address provided with your report or you may contact LexisNexis to file a dispute on your behalf. Please wait until you receive your credit report before calling or initiating a dispute. Once the dispute reinvestigation is complete, the results will be provided to you in writing.

If you have any further questions, you may contact us by phone at (866) 323-0932. The LexisNexis Consumer Center's hours of operation are Monday – Friday from 8AM to 7PM Eastern Time.

Thank you for allowing us to assist you.
LexisNexis Consumer Center

NOTE: Phone calls to the LexisNexis Consumer Center may be monitored for quality assurance. For more information about credit reports and insurance scores, please visit www.consumerdisclosure.com. Select **Reports**, then **Credit Reports/Insurance Scores**.

Exhibit 2



#5

Before contacting us, you should carefully review this report.

Disputing information in your report

If you disagree with an item, you may dispute it. We will contact the source of the information and ask them to check their records. Because your report is updated often, contact us within 90 days from the date above.

For the fastest and easiest way to dispute information, visit:
www.experian.com/disputes

Or call 1 800 509 8495. Dispute services are available 24 hours a day, seven days a week.



*****MIXED AADC 530
0005677 3 MB 0.629 L 719 7
JAMES FREDRICK DINWIDDIE
1838 MARSH TRAIL CIR NE
ATLANTA GA 30328-5763

Your personal credit report

Potentially negative items or items for further review

The most common items in this section are late payments, accounts that have been charged off or sent to collection, bankruptcies, liens, and judgments. It also may contain items that are not necessarily negative, but that a potential creditor might want to review more closely, such as an account that has been settled or transferred.

Accounts in good standing

Items display in this section when your creditor reports that you have satisfactorily met the terms of your agreements with them. Some creditors may not report consumer credit information to us, so all of your accounts may not be listed.

History of your account balances

Reports up to two years of your monthly balances on an account, if reported by your creditor.

Requests for your credit history

We list anyone that has reviewed your credit information in the last two years.

Personal information

This information is reported to us by you, your creditors and other sources.

Tools to manage your personal credit

What's your credit score?

Find out by ordering your VantageScore® from Experian for only \$7.95. To order your VantageScore®, call 1 888 322 5583.

Credit Manager

Receive unlimited access to your credit report, score and other credit management tools at www.creditexpert.com.

About Experian

Experian collects and organizes information about you and your credit history from public records, your creditors and other reliable sources. By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display in your report, but in reports to others they display only as "Medical Information Provider". Consumer statements included on your report at your request that contain medical information are disclosed to others.





Prepared for
JAMES FREDRICK DINWIDDIE
Report number
0132-7732-92

Report date
July 20, 2010
www.experian.com/disputes
PO BOX 9701, Allen, TX 75013
Page 2 of 14

Potentially negative items or items for further review

This information is generally removed seven years from the initial missed payment that led to the delinquency. Missed payments and most public record items may remain on the credit report for up to seven years, except Chapters 7, 11 and 12 bankruptcies and unpaid tax liens, which may remain for up to 10 years. A paid tax lien may remain for up to seven years. Transferred accounts that have not been paid due remain up to 10 years after the date the account was transferred.

Public records

SAN DIEGO COUNTY REC	<i>Identification number</i>	<i>Date filed</i>	<i>Responsibility</i>	<i>Claim amount</i>	<i>Status</i>
1600 PACIFIC HWY STE 260 SAN DIEGO CA 92101 (619) 531-5231	SQ20100226418	May 2010 <i>Date resolved</i> NA	Individual	\$2,078 <i>Liability amount</i> NA	Status: State tax lien filed. Address identification number: 182414986

Credit items

CAPITAL ONE	<i>Date opened</i>	<i>Date of status</i>	<i>Type</i>	<i>Responsibility</i>	<i>Credit limit or original amount</i>	<i>Recent balance</i>	<i>Status</i>
PO BOX 3028; SALT LAKE CITY UT 84130 (800) 955-7070	Jan 2005 <i>Reported since</i> Jan 2005	Feb 2007 <i>Last reported</i> Feb 2007	Revolving <i>Terms</i> NA	Individual	NA <i>High balance</i> \$2,149	\$0 as of Feb 2007 <i>Recent Payment</i> \$962	Status: Closed. Account history: 30 days past due as of Oct 2006 Comment: Account closed at consumer's request.
Partial account number 412174252402....			<i>Monthly payment</i> \$28				Address identification number: 582367165

SALLIE MAE	<i>Date opened</i>	<i>Date of status</i>	<i>Type</i>	<i>Responsibility</i>	<i>Credit limit or original amount</i>	<i>Recent balance</i>	<i>Status</i>
11100 USA PKWY FISHERS IN 46037 (888) 272-5543	Nov 2004 <i>Reported since</i> Dec 2004	Jun 2005 <i>Last reported</i> Jun 2010	Installment <i>Terms</i> 70 Months	Individual	\$13,948 <i>High balance</i> NA	\$3,096 as of Jun 2010 <i>Recent Payment</i> \$225	Status: Open. Account history: 120 days past due as of May 2005 90 days past due as of Apr 2005 As of Jan 2012, this account is scheduled to go to a positive status.
Partial account number 9315809816100092004....			<i>Monthly payment</i> \$225				Your Statement: "Y ITEM DISPUTED BY CONSUMER" This item was verified and updated on Nov 2006. Address identification number: 66351525

See History of account balances for additional information.

0140161494 L-719-05677-0107000





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JAMES FREDRICK DINWIDDLE
Report number
0132-7732-92

Report date
July 20, 2010
www.experian.com/disputes
PO BOX 9701, Allen, TX 75013

Page 3 of 14

Accounts in good standing

These items may stay on your credit report for as long as they are open. Once an account is closed or paid off it may continue to appear on your report for up to ten years.

Credit items

CHASE BANK USA	Date opened	Date of status	Type	Responsibility	Credit limit or original amount	Recent balance	Status
PO BOX 15298	Feb 1999	Apr 2002	Revolving	Individual	\$1,000	NA	Closed/Never late. This account is scheduled to continue on record until May 2012.
WILMINGTON DE 19850	Reported since	Last reported	Terms		High balance		Comment: "Account closed at consumer's request."
(800) 955-9900	Mar 1999	May 2002	NA		\$997		Address identification number: 368493636
Partial account number			Monthly payment				
447945290024....			NA				

FIRST ELECTRONIC BANK	Date opened	Date of status	Type	Responsibility	Credit limit or original amount	Recent balance	Status
280 W 10200 S STE 200	Jul 2006	Feb 2009	Revolving	Individual	\$1,100	NA	Closed/Never late. This account is scheduled to continue on record until Feb 2019.
SANDY UT 84070	Reported since	Last reported	Terms		High balance		Comment: "Account closed at consumer's request."
No phone number available	Jul 2006	Feb 2009	NA		\$854		Address identification number: 582367165
Partial account number			Monthly payment				
504926101016....			NA				
See History of account balances for additional information.							

GEMB/BANANA REP	Date opened	Date of status	Type	Responsibility	Credit limit or original amount	Recent balance	Status
PO BOX 981400	Mar 1999	Jul 2004	Revolving	Individual	NA	NA	Transferred/closed. This account is scheduled to continue on record until Jul 2014.
EL PASO TX 79998	Reported since	Last reported	Terms		High balance		Creditor's statement: "Purchased by another lender."
(800) 234-7455	Jul 2004	Jul 2004	NA		NA		This item was verified and updated on Nov 2007.
Partial account number			Monthly payment				Address identification number: 210642848
601859000083....			NA				

0140161494 L-719-05677-0207000





Accounts in good standing continued

Prepared for
JAMES FREDRICK DINWIDDIE
Report number
0132-7732-92

Report date
July 20, 2010
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HSBC AUTO FINANCE	Date opened	Date of status	Type	Responsibility	Credit limit or original amount	Recent balance	Status: Paid, Closed, Never late.
PO BOX 17904	Jun 2005	Nov 2008	Installment	Individual	\$15,664	NA	This account is scheduled to continue on record until Nov 2018.
SAN DIEGO CA 92177	Reported since	Last reported	Terms		High balance		Address identification number:
(800) 418-1888	Jul 2005	Nov 2008	60 Months		NA		664199246
Partial account number			Monthly payment				
5000010099....			NA				

See History of account balances for additional information.

HSBC BANK	Date opened	Date of status	Type	Responsibility	Credit limit or original amount	Recent balance	Status: Paid, Closed, Never late.
PO BOX 5253	Mar 2006	Jan 2007	Revolving	Individual	\$400	NA	This account is scheduled to continue on record until Jan 2017.
CAROL STREAM IL 60197	Reported since	Last reported	Terms		High balance		Comment: "Account closed at consumer's request."
(800) 477-6000	Apr 2006	Jan 2007	NA		\$396		Address identification number:
Partial account number			Monthly payment				582367155
466309000302....			NA				

BEST BUY/HSBC	Date opened	Date of status	Type	Responsibility	Credit limit or original amount	Recent balance	Status: Open, Never late.
PO BOX 15524	May 2010	Jul 2010	Revolving	Individual	\$900	\$699 as of Jul 2010	Address identification number:
WILMINGTON DE 19850	Reported since	Last reported	Terms		High balance		66351525
(800) 677-2700	Apr 2010	Jul 2010	NA		\$698		
Partial account number			Monthly payment				
700106227871....			\$10				

See History of account balances for additional information.

0140161494

L-719-05677-0207000





Accounts in good standing continued

Prepared for
JAMES FREDRICK DINWIDDIE
Report number
0132-7732-92

Report date
July 20, 2010
www.experian.com/disputes
PO BOX 9701, Allen, TX 75013

MACY'S PO BOX 8218 MASON OH 45040 (800) 243-6552 <i>Partial account number</i> 428103694....	Date opened Jun 2010 Reported since Jul 2010	Date of status Jul 2010 Last reported Jul 2010	Type Revolving Terms NA Monthly payment NA	Responsibility Individual	Credit limit or original amount NA High balance NA	Recent balance \$0 /paid as of Jul 2010	Status: Open/Never late. Address identification number: 66351525
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MACY'S PO BOX 8218 MASON OH 45040 (800) 243-6552 <i>Partial account number</i> 428103694....	Date opened Jun 2010 Reported since Jul 2010	Date of status Jul 2010 Last reported Jul 2010	Type Revolving Terms NA Monthly payment \$46	Responsibility Individual	Credit limit or original amount NA High balance NA	Recent balance \$1,388 as of Jul 2010	Status: Open/Never late. Address identification number: 66351525
--------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------	---------------------------------------------------------	-------------------------------------------------------------	------------------------------	----------------------------------------------------------------	---------------------------------------------	------------------------------------------------------------------------

SALLIE MAE 11100 USA PKWY FISHERS IN 46037 (888) 272-5543 <i>Partial account number</i> 400356283....	Date opened Mar 1997 Reported since Apr 1997	Date of status Nov 2004 Last reported Nov 2004	Type Installment Terms 120 Months Monthly payment NA	Responsibility Individual	Credit limit or original amount \$2,563 High balance NA	Recent balance NA	Status: Transferred, closed/Never late. This account is scheduled to continue on record until Nov 2014. Creditor's statement: "Account transferred to another lender." Address identification number: 207601249
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SALLIE MAE 11100 USA PKWY FISHERS IN 46037 (888) 272-5543 <i>Partial account number</i> 400356283....	Date opened Mar 1997 Reported since Apr 1997	Date of status Nov 2004 Last reported Nov 2004	Type Installment Terms 120 Months Monthly payment NA	Responsibility Individual	Credit limit or original amount \$2,937 High balance NA	Recent balance NA	Status: Transferred, closed/Never late. This account is scheduled to continue on record until Nov 2014. Creditor's statement: "Account transferred to another lender." Address identification number: 207601249
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L-719-05677-0307000





Accounts in good standing continued

Prepared for
JAMES FREDRICK DINWIDDIE
Report number
0132-7732-92

Report date
July 20, 2010
www.experian.com/disputes
PO BOX 9701, Allen, TX 75013

Page 6 of 14

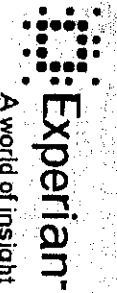
SALLIE MAE	Date opened	Date of status	Type	Responsibility	Credit limit or original amount	Recent balance	Status
11100 USA PKWY	May 1997	Nov 2004	Installment	Individual	\$2,750	NA	This account is scheduled to continue on record until Nov 2014.
FISHERS IN 46037	Reported since	Last reported	Terms		High balance		Creditor's statement: "Account transferred to another lender."
(888) 272-5543	May 1997	Nov 2004	120 Months		NA		Address identification number: 207601249
Partial account number			Monthly payment				
400356283....			NA				

SALLIE MAE	Date opened	Date of status	Type	Responsibility	Credit limit or original amount	Recent balance	Status
11100 USA PKWY	Oct 1997	Nov 2004	Installment	Individual	\$4,370	NA	This account is scheduled to continue on record until Nov 2014.
FISHERS IN 46037	Reported since	Last reported	Terms		High balance		Creditor's statement: "Account transferred to another lender."
(888) 272-5543	Oct 1997	Nov 2004	120 Months		NA		Address identification number: 207601249
Partial account number			Monthly payment				
400356283....			NA				

SALLIE MAE	Date opened	Date of status	Type	Responsibility	Credit limit or original amount	Recent balance	Status
11100 USA PKWY	Oct 1997	Nov 2004	Installment	Individual	\$1,130	NA	This account is scheduled to continue on record until Nov 2014.
FISHERS IN 46037	Reported since	Last reported	Terms		High balance		Creditor's statement: "Account transferred to another lender."
(888) 272-5543	Oct 1997	Nov 2004	120 Months		NA		Address identification number: 207601249
Partial account number			Monthly payment				
400356283....			NA				

SALLIE MAE	Date opened	Date of status	Type	Responsibility	Credit limit or original amount	Recent balance	Status
11100 USA PKWY	Jun 1998	Nov 2004	Installment	Individual	\$2,750	NA	This account is scheduled to continue on record until Nov 2014.
FISHERS IN 46037	Reported since	Last reported	Terms		High balance		Creditor's statement: "Account transferred to another lender."
(888) 272-5543	Jun 1998	Nov 2004	120 Months		NA		Address identification number: 207601249
Partial account number			Monthly payment				
400356283....			NA				





Accounts in good standing continued

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0132-7732-92

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www.experian.com/disputes
PO BOX 9701, Allen, TX 75013

SALLIE MAE	Date opened	Date of status	Type	Responsibility	Credit limit or original amount	Recent balance	Status
11100 USA PKWY FISHERS IN 46037 (888) 272-5543	Sep 1998	Nov 2004	Installment	Individual	\$2,615	NA	This account is scheduled to continue on record until Nov 2014.
Partial account number 400356283....	Reported since Sep 1998	Last reported Nov 2004	Terms 120 Months Monthly payment NA		High balance NA		Creditor's statement: "Account transferred to another lender." Address identification number: 20760 1249

History of your account balances

If your creditor reported your account balances to us, we list them in this section as additional information about your account. Your balance history may also include your credit limit and high balance or the original loan amount for an installment loan. Accounts listed are not duplicates of accounts displayed in public records or credit items.

SALLIE MAE

Partial account number
9315809816100092004....

Balance history
May 2010: \$3,312 Apr 2010: \$3,527 Mar 2010: \$3,742 Feb 2010: \$3,955 Jan 2010: \$4,170 Dec 2009: \$4,381 Nov 2009: \$4,593 Oct 2009: \$4,805 Sep 2009: \$5,015 Aug 2009: \$5,224 Jul 2009: \$5,434 Jun 2009: \$5,641 May 2009: \$5,849 Apr 2009: \$6,056 Mar 2009: \$6,262 Feb 2009: \$6,468 Jan 2009: \$6,675 Dec 2008: \$6,879 Nov 2008: \$7,082 Oct 2008: \$7,216 Sep 2008: \$7,487 Aug 2008: \$7,690 Jul 2008: \$7,891

The original amount of this account was \$13,948

FIRST ELECTRONIC BANK

Partial account number
504926101016....

Between Jul 2008 and Jan 2009, your credit limit/high balance was \$1,100

Balance history
Jan 2009: \$0 Dec 2008: \$0 Nov 2008: \$0 Oct 2008: \$0 Sep 2008: \$0 Aug 2008: \$0 Jul 2008: \$0

HSBC AUTO FINANCE

Partial account number
5000010099....

The original amount of this account was \$15,664

Balance history
Oct 2008: \$6,807 Sep 2008: \$7,093 Aug 2008: \$7,372 Jul 2008: \$7,648

BEST BUY/HSBC

Partial account number
700106227871....

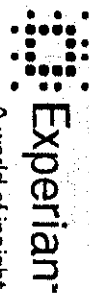
Between Apr 2010 and Jun 2010, your credit limit/high balance was \$900

Balance history
Jun 2010: \$695 Apr 2010: \$0

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L-719-05677-0407000





A world of insight

Record of requests for your credit history

We make your credit history available to your current and prospective creditors and employers as allowed by law. Experian may list these inquiries for up to two years so that you will have a record of the companies that accessed your credit information.

Inquiries shared with others

The section below lists all of the companies that have reviewed your credit report as a result of an action you took, such as applying for credit or financing or as a result of a collection. The inquiries in this section are shared with companies that view your credit history.

MACYS/DSNB	Date	Reason
9111 DUKE BLVD MASON OH 45040	Jun 23, 2010	Permissible purpose. This inquiry is scheduled to continue on record until Jul 2012.

Address identification number: 66351525

RESIDENTCHECK.COM	Date	Reason
4230 LBJ FMY STE 407 DALLAS TX 75244	Aug 19, 2009	Residential rental on behalf of DUNWOODY STATION. This inquiry is scheduled to continue on record until Sep 2011.

Address identification number: 65998788

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Report number
0132-7732-92

Report date
July 20, 2010
www.experian.com/disputes
PO BOX 9701, Allen, TX 75013

Page 8 of 14

Inquiries shared only with you

You may not have initiated the following inquiries, so you may not recognize each source. We report these requests to you only as a record of activities, and we do not include any of these requests on credit reports to others.

We offer credit information about you to those with a permissible purpose, for example to:

- other creditors who want to offer you preapproved credit;
- an employer who wishes to extend an offer of employment;
- a potential investor in assessing the risk of a current obligation;
- Experian Consumer Assistance to process a report for you;
- your current creditors to monitor your accounts (date listed may reflect only the most recent request);
- a static copy of your credit report provided to a subsequent user necessary to complete your mortgage loan application.

These inquiries do not affect your credit score.

LEXISNEXIS/INS/P&C	Date
1000 ALDERMAN DR ALPHARETTA GA 30005	Jul 14, 2010
No phone number available	
On behalf of TRAVELERS for insurance underwriting	
CIC/EXPERIAN CREDIT RPT	Date
PO BOX 19729 IRVINE CA 92623	Apr 20, 2010
No phone number available	

EXPERIAN	Date
PO BOX 9600 ALLEN TX 75013	Apr 20, 2010
No phone number available	

CITIFINANCIAL	Date
300 SAINT PAUL PL BALTIMORE MD 21202	Mar 2, 2010
No phone number available	

HSBC NV CARD SERVICES	Date
12447 SW 69TH AVE TIGARD OR 97223	Dec 21, 2009; Sep 3, 2009
No phone number available	

HSBC NV CARD SERVICES	Date
	Sep 3, 2009
No phone number available	

0140161494

L-719-05677-0407000





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July 20, 2010
www.experian.com/disputes
PO BOX 9701, Allen, TX 75013

Page 9 of 14

Personal information

The following information is reported to us **by you, your creditors and/or other sources**. Each source may report your personal information differently, which may result in variations of your name, address, Social Security number, etc. As part of our fraud protection efforts, a notice with additional information may appear.

Names

JAMES F DINWIDDIE Jr
Name identification number: 30185
JAMES F DINWIDDIE
Name identification number: 18139
JAMES DINWIDDIE
Name identification number: 5190
JAMES DINWIDDIE Jr
Name identification number: 21405
JAMIE F DINWIDDIE Jr
Name identification number: 11188

Addresses

These addresses are listed in no particular order and may include previous addresses where you received mail. The Address identification number is how our system identifies the address and identifies which creditor, court or potential creditor reported the address to us. The geographical code shown with each address identifies the state, county, census tract, block group and Metropolitan Statistical Area associated with each address. These listings do not affect your credit score.

Type of address	Geographical code
1838 MARSH TRAIL NE CIR ATLANTA GA 30328-5763 Address identification number 0066351525	Single family 0-1010980-121-0520
8525 ARJONS DR STET SAN DIEGO CA 92126-4384 Address identification number 0182414986	Multifamily 0-835010-73-7320
348 E PACES FERRY NE RD APT B4 ATLANTA GA 30305-2325 Address identification number 0207601249	Apartment complex 0-960040-121-0520

WFCB/VENUE

4590 E BROAD ST
COLUMBUS OH 43213
No phone number available
Date
Jul 23, 2009; Jan 29, 2009

CAP ONE

PO BOX 30281
SALT LAKE CITY UT 84130
No phone number available
Date
Jun 1, 2009

WFCB/VENUE

4590 E BROAD ST
COLUMBUS OH 43213
No phone number available
Date
Jan 29, 2009

EXPERIAN

PO BOX 2002
ALLEN TX 75013
No phone number available
Date
Aug 21, 2008; May 19, 2008; Feb 10, 2008; Jan 23, 2008; Jun 30, 2006; May 26, 2006

EXPERIAN

701 EXPERIAN PKWY
ALLEN TX 75013
No phone number available
Date
Nov 15, 2007

EXPERIAN

PO BOX 2002
ALLEN TX 75013
No phone number available
Date
May 26, 2006





Personal information continued

	Type of address	Geographical code
405 S DALE MABRY HWY STE348 TAMPA FL 33609-2820 Address identification number 0516341049	Single family	0-580010-57-0520
405 S DALE MABRY HI WAY UNIT 348 TAMPA FL 33609- Address identification number 0664199246	Apartment complex	0-00-0-8280
5131 PEACHTREE RD ATLANTA GA 30341-2715 Address identification number 0582367165	Single family	0-2120820-89-
1804 GARNET AVE #479 SAN DIEGO CA 92109-3352 Address identification number 0617014918	Single family	0-790320-73-0520
7249 GENNAKER DR TAMPA FL 33607-5896 Address identification number 0290200087	Single family	0-1170830-57-0520
348 E PACES FERRY NE RD APTA ATLANTA GA 30305-2384 Address identification number 0210642848	Apartment complex	0-960040-121-7320
408 E PACES FERRY NE RD APTB4 ATLANTA GA 30305-3307 Address identification number 0478768780	Single family	0-960050-121-8280
707 DELLE CHASE CIR TAMPA FL 33634- Address identification number 0368493636	Single family	0-00-0-0520
400 HARBOUR PLACE DR APT1455 TAMPA FL 33602-6723 Address identification number 0391326065	Apartment complex	0-510210-57-0520
348 E PACES FERRY NE RD ATLANTA GA 30305-2384 Address identification number 0065998788	Multifamily	0-960040-121-8280

Prepared for
JAMES FREDRICK DINWIDDIE
Report number
0132-7732-92

Report date
July 20, 2010
www.experian.com/disputes
PO BOX 9701, Allen, TX 75013

	Type of address	Geographical code
500 S HIMES AVE TAMPA FL 33609-3973 Address identification number 0075365543	Multifamily	0-570040-57-0520
405 S DALE MABRY HWY TAMPA FL 33609-2820 Address identification number 0075362122	Single family	0-580010-57-
1804 GARNET AVE SAN DIEGO CA 92109-3352 Address identification number 0250563180	Single family	0-790320-73-8280

Social Security number variations

As a security precaution, we did not list the Social Security number that you provided when you contacted us. The numbers below are variations that have been reported to us. Only the last four digits of each reported variation are displayed. Numbers that appear here vary from the number you used to generate this report. Actual differences in the numbers may be part of the displayed portion or part of the hidden portion.

None

Date of birth
Jul 13, 1974

Telephone numbers
619 750 7333
770 952 8549
813 418 9700

Employers
TAMPA WHOLESALE DIRECT
RECREATIONAL DIRECT WAR
GOVERNORS CLUB 202 HALF ADAMS ST TALLAHASSEE FL 32304-

Notices
This address has pertained to a business: 8525 ARJONS DR STE T SAN DIEGO CA 92126
FOOD PRODUCTS MANUFACTURER: 8525 ARJONS DR STE T, SAN DIEGO, CA, 92126





---End of Report---

If you disagree with information in your report you may dispute it at:
www.experian.com/disputes

You may also visit www.experian.com to view your report again.

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Report number
0132-7732-92

Report date
July 20, 2010
www.experian.com/disputes
PO BOX 9701, Allen, TX 75013
Page 11 of 14

0140161494 L-719-05677-0607000





Dispute form

For the fastest and easiest way to dispute information, visit:
www.experian.com/disputes

You may also mail this form to: **Experian, P.O. Box 9701, Allen, TX 75013**
Or, call us for assistance at 1 800 509 8495

Use this form for any disputes you wish to submit by mail.

Complete all of the following information and submit by mail, within 90 days from the report date listed above. Once we receive your dispute, it may take up to 30 days (or up to 45 days for an investigation of information in an annual free credit report) to complete our investigation with the source of the disputed information. We will then notify you of the results. You may make copies of this form to submit additional disputes or use a separate piece of paper.

Remember, most accurate negative information will remain a part of your credit history for up to seven years and bankruptcies and unpaid tax liens for up to 10 years. Experian is regulated by federal law and we cannot remove information that has been verified as accurate from your credit report.

What's your credit score? Find out by ordering your VantageScore® for only \$7.95.

- ☐ Send my VantageScore® (Score will include investigation results of any disputes submitted on this form. Make check or money order payable to Experian.)
- ☐ Request overnight delivery via FedEx for an additional \$20 to receive your score report before investigation is completed.

Intentionally making any false statements could be punishable by law.

Your current identification information (correct any incorrect information)
Fill in your Social Security number: _____
(We cannot honor your request without your Social Security number.)
Current Mailing Address: 1838 MARSH TRAIL CIR NE ATLANTA GA 30328-5763
Year of birth: _____
Enter your email address to be notified when your results are ready: _____

Is any of the information below incorrect on your report?

- ☐ Spouse's name ☐ Telephone number - Which one is incorrect? _____
- ☐ Employer - Which one is incorrect? _____
- ☐ Date of birth - Fill in your correct date of birth: ____/____/____
- ☐ Address - Which one is incorrect? _____

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July 20, 2010
www.experian.com/disputes
PO BOX 9701, Allen, TX 75013
Page 12 of 14

First dispute

- Company name:** _____
- Your partial account number:** _____
- I believe this item is incorrect because **(Choose only one)**:
- ☐ Payment never late ☐ Account closed ☐ Paid in full - On what date? ____/____/____
 - ☐ Account included in bankruptcy - Chapter: ____ Filing date: ____/____/____
 - ☐ Not my account - Who does it belong to? _____
 - ☐ Other - Must explain: _____

Second dispute

- Company name:** _____
- Your partial account number:** _____
- I believe this item is incorrect because **(Choose only one)**:
- ☐ Payment never late ☐ Account closed ☐ Paid in full - On what date? ____/____/____
 - ☐ Account included in bankruptcy - Chapter: ____ Filing date: ____/____/____
 - ☐ Not my account - Who does it belong to? _____
 - ☐ Other - Must explain: _____

Third dispute

- Company name:** _____
- Your partial account number:** _____
- I believe this item is incorrect because **(Choose only one)**:
- ☐ Payment never late ☐ Account closed ☐ Paid in full - On what date? ____/____/____
 - ☐ Account included in bankruptcy - Chapter: ____ Filing date: ____/____/____
 - ☐ Not my account - Who does it belong to? _____
 - ☐ Other - Must explain: _____





Georgia Consumers Have the Right to Obtain a Security Freeze

You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. A security freeze must be requested in writing by certified mail or by electronic means as provided by a consumer reporting agency. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. If you are actively seeking a new credit, loan, utility, telephone, or insurance account, you should understand that the procedures involved in lifting a security freeze may slow your applications for credit. You should plan ahead and lift a freeze in advance of actually applying for new credit. When you place a security freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or authorize the release of your credit report for a period of time after the freeze is in place.

To provide that authorization you must contact the consumer reporting agency and provide all of the following:

- (1) The personal identification number or password.
- (2) Proper identification to verify your identity.
- (3) The proper information regarding the period of time for which the report shall be available.

A consumer reporting agency must authorize the release of your credit report no later than fifteen (15) minutes after receiving the above information if the request is by electronic means or by telephone, or no later than three business days when a written request is submitted.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account, that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance. You have a right to bring civil action against anyone, including a consumer reporting agency, who improperly obtains access to a file, knowingly or willfully misuses file data, or fails to correct inaccurate file data. Unless you are a victim

Prepared for

JAMES FREDRICK DINWIDDIE

Report number

0132-7732-92

Report date

July 20, 2010

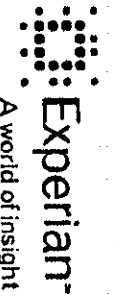
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PO BOX 9701, Allen, TX 75013

Page 13 of 14

of identity theft with a police report or other official document acceptable to a consumer reporting agency to verify the crimes, or you are 65 or older, a consumer reporting agency has the right to charge you a fee of no more than \$3.00 to place a freeze on your credit report.





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Report number
0132-7732-92

Report date
July 20, 2010
www.experian.com/disputes
PO BOX 9701, Allen, TX 75013
Page 14 of 14

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0140161494 L-719-05677-0707000



Exhibit 3

Date: 7/29/10

AUG 25 2010

To: LexisNexis, Inc.
125 Park Ave., Ste 2200
New York, NY 10017-5529

From: James F. Dinwiddie Jr.
1838 Marsh Trail Circle
Atlanta, GA 30328

RE: Request for credit file given to Travelers Insurance that resulted in my denial of insurance bond

To Whom IT May Concern:

I recently applied for an insurance bond from Travelers Insurance and was denied due to information given to them by your company. I am officially asking that you provide me with a COMPLETE copy of the credit file provided by you LexisNexis/ChoicePoint. I called to make a request by phone only to be offered a report from Experian by an automated voice. I want your report, not theirs. Your report has been distributed by you and used against me to deny me credit and insurance and by law – as I am sure you well know – you are obligated to give me the copy of your file that you submitted to Travelers.

I have never heard of your organization.

Let me be clear...I am not asking for a separate file given by Equifax or Experian. I am requesting YOUR file. I had a problem with my credit not long ago and I am afraid that negative information that should not have been on my credit may still be on your report so please do not jerk me around and give me the report issued by another bureau. Based on my inquiries you may be "affiliated" with other bureaus but you are technically separate so please do not test my patience and hide behind another bureau such as Experian. Federal Law – as I am sure you are aware – requires you to give me a free copy of the exact report you gave to Travelers Insurance. Please mail me a copy of your file asap. My information is as follows:

James F. Dinwiddie, Jr.
1838 Marsh Trail Circle
Atlanta, GA 30328

DOB: **REDACTED**
Last 4 of SSN: **REDACTED**

Should I receive anything other than your report I will file suit.

THIS IS AN ATTEMPT TO CORRECT YOUR RECORDS AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Regards,



James F. Dinwiddie JR.

1020002430

Exhibit 4

September 7, 2010

James F. Dinwiddie Jr.
1838 Marsh Trail Circle
Atlanta, GA 30328

Re: Request for credit file

Dear Mr. Dinwiddie:

I want to first apologize for our delay in responding to your letter dated 7/29/10. Apparently, the letter was sent to a LexisNexis address in New York, NY and I assume there was confusion as to where this letter should have been routed to.

Informatively, LexisNexis® is a leading global provider of content-enabled workflow solutions to professionals in law firms, corporations, government, law enforcement, tax, accounting, academic institutions and risk and compliance assessment. LexisNexis Risk Solutions, which is where your letter was ultimately routed to, is a part of LexisNexis® and is a consumer reporting agency that provides various reports to businesses at their request. LexisNexis Risk Solutions also allows consumers to order, view and dispute these reports.

In your letter, you asked to provide you "with a complete copy of the credit file provided by you LexisNexis/ChoicePoint". You also stated that you did not want a report from Experian. LexisNexis Risk Solutions does not have a credit file on you and therefore we would not be able to send you a credit file. We are able to provide you with the credit file that was obtained from Experian and provided to Travelers. Informatively, we use the credit file from Experian to create a score and provide that to an insurance company. This would not appear on the credit report from Experian because LexisNexis Risk Solutions creates this score. Your score was a 708. This is the only additional item that we are able to provide you with in relation to the credit report that was used by Travelers.

We ordered a copy of your credit report from Experian on 7/20/10 and a report should have been sent out from their offices shortly thereafter. We also sent you a copy of our claims history report for property, officially known as a C.L.U.E. Property report. If you did not receive either item, please let me know.

EXHIBIT 4 - 1

LexisNexis® Risk Solutions

LexisNexis Consumer Center PO Box 105108 • Atlanta, GA 30348 • lexisnexis.com/risk



In conclusion, we did provide you with a free copy of the information that was provided to Travelers as covered by the FCRA (Fair Credit Reporting Act). If you would like further information that we store in regards to you, you can visit personalreports.lexisnexis.com. This will not include any credit data as we do not store credit data on you. This annual free report is covered by the FACT (Fair and Accurate Credit Transaction) Act.

If you have any further questions or concerns, please use my contact information below and I'll be glad to assist you.

Sincerely,

Jelani
LexisNexis Consumer Center
Manager of Operations
888-497-0011 ext. 24620

Consumer Number 1020002430

A handwritten signature in black ink, appearing to be "Jelani", written over a horizontal line.